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Debra Hardman  
Acting Commissioner

March 6, 2015

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2014, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies increased by two from 260 to 262. During these past twelve months two banks merged into other institutions and four new state bank charters were granted; as three national institutions and one state-thrift converted to state-chartered banks.

Assets in state-chartered banks totaled \$103.9 billion on December 31, 2014, an increase of 5.8 percent from one year earlier. Deposits were \$85.8 billion and total loans were \$64.2 billion on December 31, 2014, an increase of 4.4 percent and 10.7 percent from one year earlier, respectively.

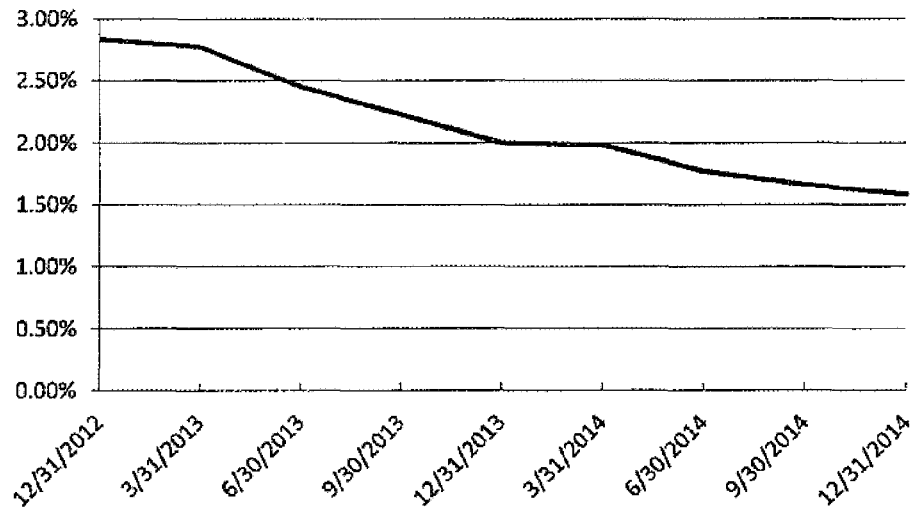
The overall condition of Missouri state-chartered banks continued to improve in the fourth quarter. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.58 percent from 2.00 percent one year earlier. The return on assets has stabilized and remains strong at 1.07 percent, despite a compressed net interest margin. The median return on assets for state-chartered banks is 0.96 percent as of December 31, 2014.

Capital remains strong, as the Tier 1 Leverage Capital is 9.79 percent of total assets, which is slightly above the national average of 9.46 percent.

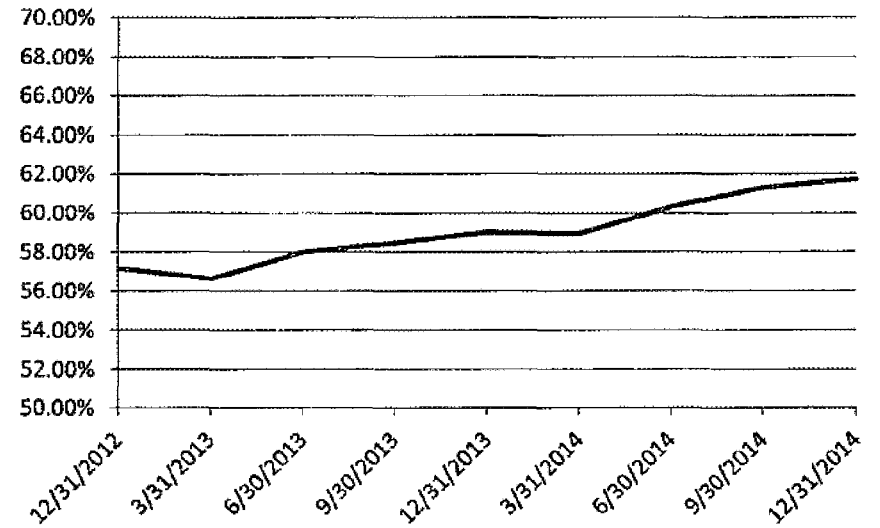
A handwritten signature in cursive script that reads "Debra Hardman".

Debra Hardman  
Acting Commissioner

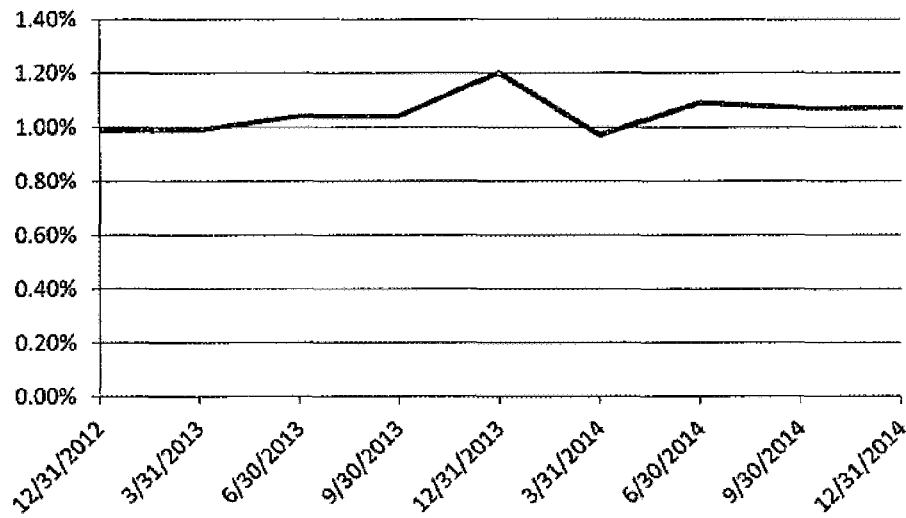
**PAST DUE LOANS TO TOTAL LOANS**



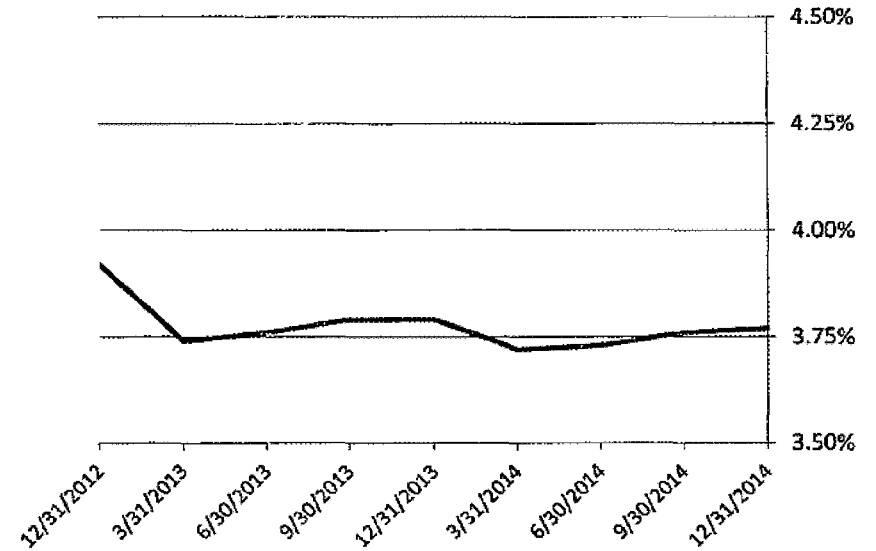
**Loans/Assets**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF DECEMBER 31, 2014**

THOUSANDS OF DOLLARS	262 BANKS 12/31/2014	260 BANKS 12/31/2013	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$64,154,675	\$57,953,535	\$6,201,140	10.7%
Allowance for Loan Losses	984,617	984,529	88	0.0%
Total Assets	103,947,027	98,216,104	5,730,923	5.8%
<b>LIABILITIES</b>				
Total Deposits	85,792,247	82,194,411	3,597,836	4.4%
Total Equity Capital	10,732,567	9,796,513	936,054	9.6%

OPERATING RATIOS	12/31/2014	12/31/2013	CHANGE
Equity Capital/Assets	10.33%	9.97%	0.36%
Tangible Equity Capital/Assets	9.79%	9.21%	0.58%
Capital and Allowance for Loan Losses/Assets	11.17%	10.87%	0.30%
Total Loans/Assets	61.72%	59.01%	2.71%
Past Due and Nonaccrual Loans/Total Loans	1.58%	2.00%	-0.42%
Allowance for Loan Losses/Total Loans	1.53%	1.70%	-0.17%
Average Net Interest Margin	3.77%	3.79%	-0.02%
Return on Assets	1.07%	1.20%	-0.13%

**NOTES:**

Numbers do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF DECEMBER 31, 2014**

MILLIONS OF DOLLARS	12/31/2014			12/31/2013	PERCENT CHANGE
	262 STATE BANKS	22 NATIONAL BANKS	284 ALL BANKS	285 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	5,739	2,625	8,364	9,669	-13.5%
Investment Securities	27,574	11,047	38,621	38,852	-0.6%
Total Loans and Leases	64,155	14,587	78,742	72,354	8.8%
Less: Reserves	985	180	1,165	1,185	-1.7%
Federal Funds Sold	1,653	262	1,915	1,955	-2.0%
Fixed Assets	1,976	514	2,490	2,465	1.0%
Other Real Estate	519	56	575	739	-22.2%
Intangible Assets	614	197	811	821	-1.2%
Other assets	2,702	583	3,285	3,151	4.3%
<b>TOTAL ASSETS</b>	<b>\$103,947</b>	<b>\$29,691</b>	<b>\$133,638</b>	<b>\$128,821</b>	<b>3.7%</b>
<b>LIABILITIES</b>					
Total Deposits	85,792	24,114	109,906	107,618	2.1%
Deposits over \$250M	3,670	1,066	4,736	4,460	6.2%
Brokered Deposits	6,524	147	6,671	6,171	8.1%
Federal Funds Purchased	4,327	2,347	6,674	5,337	25.1%
Other liabilities	3,095	500	3,595	3,378	6.4%
Total Equity Capital	10,733	2,730	13,463	12,488	7.8%
<b>TOTAL LIABILITIES + EQUITY CAPITAL</b>	<b>\$103,947</b>	<b>\$29,691</b>	<b>\$133,638</b>	<b>\$128,821</b>	<b>3.7%</b>
<b>EARNINGS</b>					
Interest Income	3,569	827	4,396	4,349	1.1%
Interest Expense	327	50	377	436	-13.5%
Net Interest Income	3,242	777	4,019	3,913	2.7%
Provision for Loan Losses	110	32	142	169	-16.0%
Net Income	1,094	179	1,273	1,361	-6.5%
Cash Dividends	688	54	742	940	-21.1%
Net Loan Losses	138	26	164	223	-26.5%